

<i>SERFF Tracking Number:</i>	<i>LMUG-125263431</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Liberty Insurance Corporation, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-025842</i>
<i>Company Tracking Number:</i>	<i>LMSF-CW-009-07</i>		
<i>TOI:</i>	<i>35.0 Interline Filings</i>	<i>Sub-TOI:</i>	<i>35.0002 Commercial Interline Filings</i>
<i>Product Name:</i>	<i>Various Lines of Business</i>		
<i>Project Name/Number:</i>	<i>LC Tobacco Exclusion - LC 21 54 08 07/LMSF-CW-009-07</i>		

Filing at a Glance

Companies: Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, LM Insurance Corporation, Liberty Mutual Insurance Company, The First Liberty Insurance Corporation

Product Name: Various Lines of Business	SERFF Tr Num: LMUG-125263431	State: Arkansas
TOI: 35.0 Interline Filings	SERFF Status: Closed	State Tr Num: AR-PC-07-025842
Sub-TOI: 35.0002 Commercial Interline Filings	Co Tr Num: LMSF-CW-009-07	State Status:
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
	Author: Anne Aschbrenner	Disposition Date: 08/22/2007
	Date Submitted: 08/20/2007	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New):
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal):

General Information

Project Name: LC Tobacco Exclusion - LC 21 54 08 07	Status of Filing in Domicile: Pending
Project Number: LMSF-CW-009-07	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 08/22/2007	
State Status Changed: 08/20/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
PROJECT # LMSF-CW-009-07	

RE: Commercial General Liability Coverage Part
 Commercial Liability Umbrella Coverage Part
 Excess Commercial General Liability Coverage Part
 Liquor Liability Coverage Part
 Motor Truck Cargo Coverage Part
 Owners and Contractors Protective Liability Coverage Part
 Pollution Liability Coverage Part

SERFF Tracking Number: LMUG-125263431 State: Arkansas
First Filing Company: Liberty Insurance Corporation, ... State Tracking Number: AR-PC-07-025842
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Printers Liability Coverage Part

Products/Completed Operations Liability Coverage Part

Railroad Protective Liability Coverage Part

Special Protective and Highway Liability Policy – New York

Warehousemen's Liability Coverage Part

REVISED COMPANY ENDORSEMENT

REQUESTED EFFECTIVE DATE: UPON APPROVAL

Liberty Mutual Insurance Company NAIC-0111-23043

Liberty Mutual Fire Insurance Company NAIC-0111-23035

LM Insurance Corporation NAIC-0111-33600

The First Liberty Insurance Corporation NAIC-0111-33588

Liberty Insurance Corporation NAIC-0111-42404

The captioned companies submit the attached revised company endorsement, LC 21 54 08 07, for your review and approval. This endorsement specifically states that the policy does not cover bodily injury, property damage or personal and advertising injury arising out of tobacco. Endorsement LC 21 54 08 07 replaces the previously approved endorsement, LG 3085 02 97.

This endorsement creates no rating impact.

This optional endorsement will be added to policies written for:

- Tobacco products distributors
- Tobacco products stores
- Tobacco products manufacturing-cigars or cigarettes
- Tobacco products manufacturing-NOC
- Tobacco products manufacturing-plug or snuff

I look forward to your acknowledgement of this filing request.

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Anne Aschbrenner
State Filings Analyst
Liberty Mutual Group
PO BOX 8070
WAUSAU WI 54402-8070
1-877-792-8728, Ext. 7052
Fax: 1-715-842-6828
Anne.Aschbrenner@wausau.com
Enclosure

Company and Contact

Filing Contact Information

Anne Aschbrenner, State Filings Analyst	anne.aschbrenner@wausau.com
PO Box 8070	(877) 792-8728 [Phone]
Wausau, WI 54402-8070	(715) 842-6828[FAX]

Filing Company Information

Liberty Insurance Corporation	CoCode: 42404	State of Domicile: Illinois
PO BOX 8070	Group Code: 111	Company Type:
Wausau, WI 54402-8070	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 03-0316876	

Liberty Mutual Fire Insurance Company	CoCode: 23035	State of Domicile: Wisconsin
PO Box 8070	Group Code: 111	Company Type:
Wausau, WI 54402-8070	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 04-1924000	

LM Insurance Corporation	CoCode: 33600	State of Domicile: Iowa
PO Box 8070	Group Code: 111	Company Type:
Wausau, WI 54402-8070	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 04-3058504	

Liberty Mutual Insurance Company	CoCode: 23043	State of Domicile: Massachusetts
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<i>Company Tracking Number:</i>	<i>LMSF-CW-009-07</i>		
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PO Box 8070	Group Code: 111	Company Type:
Wausau, WI 54402-8070	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 04-1543470	

The First Liberty Insurance Corporation	CoCode: 33588	State of Domicile: Iowa
PO Box 8070	Group Code: 111	Company Type:
Wausau, WI 54402-8070	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 04-3058503	

SERFF Tracking Number: *LMUG-125263431* *State:* *Arkansas*
First Filing Company: *Liberty Insurance Corporation, ...* *State Tracking Number:* *AR-PC-07-025842*
Company Tracking Number: *LMSF-CW-009-07*
TOI: *35.0 Interline Filings* *Sub-TOI:* *35.0002 Commercial Interline Filings*
Product Name: *Various Lines of Business*
Project Name/Number: *LC Tobacco Exclusion - LC 21 54 08 07/LMSF-CW-009-07*

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per form filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Mutual Fire Insurance Company	\$50.00	08/20/2007	15196223
Liberty Mutual Insurance Company	\$0.00	08/20/2007	
The First Liberty Insurance Corporation	\$0.00	08/20/2007	
LM Insurance Corporation	\$0.00	08/20/2007	
Liberty Insurance Corporation	\$0.00	08/20/2007	

State Specific

Check_No: Fees submitted via EFT
 Check_Amt: 50.00
 Check_Rec: Fees submitted via EFT

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	08/22/2007	08/22/2007

SERFF Tracking Number:	LMUG-125263431	State:	Arkansas
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Disposition

Disposition Date: 08/22/2007

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty		Yes
Supporting Document	Side-by-Side Comparison		Yes
Supporting Document	Form Inventory		Yes
Form	Tobacco Exclusion		Yes

SERFF Tracking Number:	LMUG-125263431	State:	Arkansas
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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
	Tobacco Exclusion	LC 21 54 08 07	08 07	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 LG 3085 0297 Previous Filing #:	0.00	LC 21 54 08 07 Tobacco Products Exclusion.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TOBACCO EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MOTOR TRUCK CARGO COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRINTERS LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK
WAREHOUSEMEN'S LIABILITY COVERAGE PART

1. This insurance does not apply to:
 - a. Any liability, damages, loss, injury, demand, claim or "suit" that arises out of or allegedly arises out of:
 - (i) "tobacco" in any form, or
 - (ii) any substance containing "tobacco", either alone or combined with any other substances or factors, whether included in a product or otherwise.
 - b. Any liability, damages, loss, injury, demand, claim or "suit" any part of which arises out of or allegedly arises out of any act or failure to act in connection with "tobacco", including without limitation
 - (i) the providing of or failure to provide warnings or instructions;
 - (ii) the promotion of the use or consumption of "tobacco";
 - (iii) any warranties or representations made at any time with respect to the fitness, quality, durability or performance of "tobacco".
2. The following is added to the Definitions Section:

"Tobacco" means tobacco, including raw and cured tobacco, cigars and cigar wrappers, pipes and pipe tobacco, cigarette filters, snuff, chewing tobacco, smokeless tobacco products, tobacco substitutes, cigarettes and cigarette paper, gaseous or solid residues or byproducts of tobacco use or consumption, smoke from any of the above, and any chemical, mineral or other product sprayed on, applied to or found within, or used in conjunction with "tobacco".

This endorsement is executed by the

Premium \$

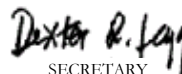
Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To


SECRETARY


PRESIDENT

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

<i>SERFF Tracking Number:</i>	<i>LMUG-125263431</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>LC Tobacco Exclusion - LC 21 54 08 07/LMSF-CW-009-07</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: LMUG-125263431 State: Arkansas
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Supporting Document Schedules

Review Status:

Bypassed -Name: Uniform Transmittal Document-Property & Casualty 08/15/2007
Bypass Reason: Not applicable.
Comments:

Review Status:

Satisfied -Name: Side-by-Side Comparison 08/17/2007
Comments:
Attachment:
LC 21 54 08 07 Side-By-Side.pdf

Review Status:

Satisfied -Name: Form Inventory 08/17/2007
Comments:
Attachment:
Tobacco Exclusion Inventory List_Revised endt.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Heading Change. Previously was "Tobacco Products"

TOBACCO EXCLUSION

New Coverage Parts Added.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
EXCESS COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MOTOR TRUCK CARGO COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRINTERS LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK
WAREHOUSEMEN'S LIABILITY COVERAGE PART

Revised Wording. Previously was "This Policy (including all Coverage Parts and all endorsements to the Policy) does not apply to:

"Bodily injury", "personal injury", "property damage" and/or "advertising injury", whether actual or alleged, arising out of, related to, or contributed to or exacerbated by one or more "tobacco products" (including but not limited to the consumption, use, presence, or effects of, or exposure to any "tobacco product")."

1. This insurance does not apply to:

a. Any liability, damages, loss, injury, demand, claim or "suit" that arises out of or allegedly arises out of:

- (i) "tobacco" in any form, or
- (ii) any substance containing "tobacco", either alone or combined with any other substances or factors, whether included in a product or otherwise.

New Wording

b. Any liability, damages, loss, injury, demand, claim or "suit" any part of which arises out of or allegedly arises out of any act or failure to act in connection with "tobacco", including without limitation

- (i) the providing of or failure to provide warnings or instructions;
- (ii) the promotion of the use or consumption of "tobacco";
- (iii) any warranties or representations made at any time with respect to the fitness, quality, durability or performance of "tobacco".

Form Number and
Edition Date Updated
Previously was LG 3085
02 97.

LC 21 54 08 07

Revised Wording. Previously was “”Tobacco product” as used in this endorsement shall include tobacco, (including raw and cured tobacco), cigars and cigar wrappers, pipes and pipe tobacco, cigarette filters, snuff, chewing tobacco, smokeless tobacco products, tobacco substitutes, cigarettes and cigarette paper, gaseous or solid residues or byproducts of tobacco use or consumption, smoke from any of the above, and any chemical, mineral or other product sprayed on, applied to or found within, or used in conjunction with any “tobacco product”.”

2. The following is added to the Definitions Section:

"Tobacco" means tobacco, including raw and cured tobacco, cigars and cigar wrappers, pipes and pipe tobacco, cigarette filters, snuff, chewing tobacco, smokeless tobacco products, tobacco substitutes, cigarettes and cigarette paper, gaseous or solid residues or byproducts of tobacco use or consumption, smoke from any of the above, and any chemical, mineral or other product sprayed on, applied to or found within, or used in conjunction with "tobacco".

This endorsement is executed by the

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

Audit Basis

Issued To


SECRETARY


PRESIDENT

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

Form Number	Form Title	Intent	New/Revised	Replaces Form Number	Optional/ Mandatory	Restrict/ Broaden
LC 21 54 08 07	Tobacco Exclusion	Specifically states that policy does not cover bodily injury, property damage or personal and advertising injury arising out of tobacco.	Revised	LG 3085 0297	Optional	Restrict